

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Toyota Motor Credit Corporation

In Re:
Michael Agyeman,

Debtor .



Order Filed on December 5,
2017 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

Case No.: 16-31933-SLM

Adv. No.:

Hearing Date: 8/23/2017 @ 10:00 a.m.

Judge: Stacey L. Meisel

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 5, 2017

A handwritten signature in cursive script, reading "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtors: Michael Agyeman

Case No: 16-31933-SLM

Caption of Order: ORDER CURING ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as a vehicle known as 2012 Toyota Highlander VIN 5TDDK3EH5CS142924, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Herbert Raymond, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 25, 2017, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 25, 2017 through August 25, 2017 for a total post-petition default of \$3,300.00 (6 @ \$550.00); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to remit a lump sum payment of \$1,100.00 directly to Secured Creditor to be received no later than August 31, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,200 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan;

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume September 25, 2017, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall modify plan if needed to account for the post-petition arrears; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan, and Secured Creditor's Motion for Relief is hereby resolved.